

# business voice

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CARE ACT &  
HOW IT AFFECTS YOUR BUSINESS**

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& YOUR BUSINESS

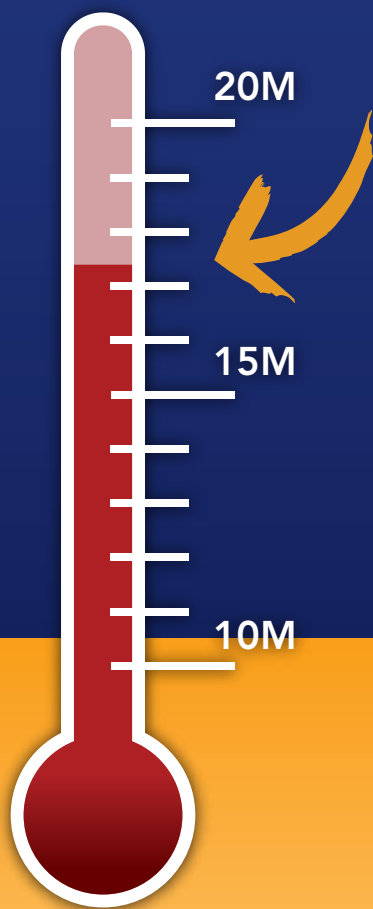
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# wellness check

**KRISTIN MCMILLAN**  
**PRESIDENT & CEO**

Y

ou go to the doctor for an annual check-up. The doctor checks your vitals, asks questions about your general health, gives an appraisal of your overall well-being, and usually imparts a few suggestions to “tune up” your health and quality of life.

Equally important, incorporating an “annual check-up” into your business plan is a constructive way to regularly monitor the overall health of your company. With September as National Preparedness Month, it’s a great time to tune up your plans and strategies – and what better time than right in the midst of the budget planning season.

This issue provides insight into different ways you can help your business get prepared – and stay prepared – for eventualities that may or may not be on your radar, like the Affordable Care Act or preparedness for a disaster such as a flood, fire or power outage. Getting prepared and staying ahead of the curve is the key to keeping your business healthy and thriving.

So, in the spirit of National Preparedness Month, take stock of the vital signs of your business. Review your business continuity plans to see if they are still current and all-encompassing (at least make sure your data is secure and your systems are tested and ready to go in case of emergency). Making an honest evaluation of where your strengths lie and where gaps exist is a great way to examine the total health of your business. Of particular consequence, take time to review benefit information, consult with your broker or financial planner, and make sure your business is prepared and compliant before the Affordable Care Act takes effect in January.

As you read through this issue and get ready for a productive, growth-focused 2014, you can count on the Metro Chamber to help keep your business healthy and apprised of changes that affect how your business operates. We will continue to engage in a high degree of advocacy on your behalf, and will deliver resources, programs and benefits to keep you, and our community, connected and moving forward. You might say we’re committed to giving your business a clean bill of health.

“with september as national  
preparedness month, it’s a great  
time to tune up your plans  
and strategies”



VOLUME 34 NUMBER 9

**Las Vegas Metro Chamber of Commerce**

8363 W. Sunset Road, Suite 250  
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**John Osborn**

Publisher

**Greta Beck-Seidman**

Managing Editor

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Executive Editor

**Jordan Kabalka**

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**Advertising  
Inquiries**

702.383.0337

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# table of contents

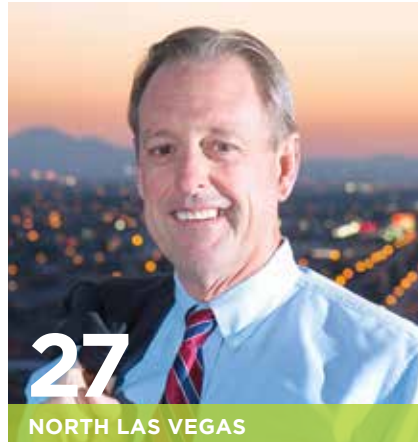
## SEPTEMBER 2013

- 06 Chamber News
- 08 News You Need
- 09 For Your Benefit
- 10 Working For You
- 12 Your Scene | You're Seen
- 14 **GET PREPARED FOR 2014:  
AFFORDABLE CARE ACT**
- 18 Startup Weekend Recap
- 19 Chamber Insurance  
& Benefits
- 20 What's Happening
- 22 Staff Spotlight
- 24 Spotlights
- 26 Member Insights
- 28 Member News
- 30 Gone In An Instant
- 32 Ribbon Cuttings
- 36 Vegas Young Professionals
- 37 In The Know
- 38 Final Word

# GET PREPARED NOW 14 *for* 2014

# AFFORDABLE CARE ACT & HOW IT AFFECTS YOUR BUSINESS

GET PREPARED NOW: AFFORDABLE CARE ACT



# chamber news



## celebrate the best of local business at the business excellence awards!

Join the Metro Chamber to celebrate the honorees for the Business Excellence Awards, sponsored exclusively by Nevada State Bank. With nearly 200 nominations this year, these businesses represent the diversity, ingenuity, creativity and perseverance of the Southern Nevada business community. You can read up on the honorees in the October issue of the *Business Voice* and join in the celebration at the annual Business Excellence Awards Luncheon on Thursday, October 10, from 11:30 a.m. - 1:00 p.m., at the Paris Las Vegas Hotel and Casino.

For more information, tickets and tables, visit [LVChamber.com](http://LVChamber.com) or call 702.641.5822.

## metro chamber opens new business center for members

While in its temporary location, the Metro Chamber has expanded its offices to include a business center for its members. The new business center, now open exclusively to Metro Chamber members, offers complimentary WiFi, coffee and water, as well as space to interact, catch up on email, meet with other members, or just have a quiet place to concentrate. The Metro Chamber's temporary offices are located at 8363 W. Sunset Road, Suite 200 (just off the 215 at South Durango). For more information and directions, call 702.641.5822 or visit [LVChamber.com](http://LVChamber.com).

## u.s. congresswoman dina titus engages members at eggs & issues



U.S. Congresswoman Dina Titus will be the featured speaker at Eggs & Issues on Monday, October 21, at the Palms Casino Resort. In her first address to the Metro Chamber membership as the representative from District One, Congresswoman Titus will discuss federal issues impacting the local business community, and will then answer some of the audience's questions during a Q & A session. Tickets and tables are now available for purchase at [LVChamber.com](http://LVChamber.com) or by calling 702.641.5822.



CUSTOMER  
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EXCELLENCE

## save the date as the metro chamber honors customer service

The Metro Chamber and the Las Vegas Convention and Visitors Authority will celebrate the individuals who provide amazing customer care at the annual Customer Service Excellence Luncheon on Friday, November 15, at the Orleans Hotel & Casino. During the luncheon, there will be live entertainment and special Bronze, Silver and Gold recognition given to nominees who have been recognized multiple times throughout the program year. The Customer Service Excellence Person of the Year will also be announced. For more information on the program, visit [LVChamber.com/cse](http://LVChamber.com/cse) or contact Kimberly Bagdasarian, program coordinator, at 702.586.3809. Registration for seats and tables at the luncheon is now open at [LVChamber.com](http://LVChamber.com) or by calling 702.641.5822.

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# news you need



## snwa offers business impact statement notices to local companies

The Southern Nevada Water Authority (SNWA) member agencies publish Business Impact Statement notices to inform businesses in their service areas when these agencies consider rate increases, as required by NRS 237.030. This helps to increase local government transparency and keep the business community apprised of any potential impact the proposed rate increases may have on their businesses. The SNWA is giving local business entities the opportunity to be added to a mailing list to receive Business Impact Statements from the appropriate SNWA member agency, as the statements are released. To add your business to the mailing list, visit [SNWA.com/apps/business\\_impact\\_statement](http://SNWA.com/apps/business_impact_statement).

## fema reminds businesses: don't neglect disaster preparedness in business planning

According to the Federal Emergency Management Agency (FEMA), 40 percent of businesses do not reopen after a disaster, and another 25 percent fail within one year. The number jumps to nearly 90 percent within two years of a disaster, according to the U.S. Small Business Administration, if the business did not have a disaster preparedness plan in place. FEMA urges small businesses to create a preparedness program for their business, including planning for potential risks; identifying ways to prevent hazards and reduce risks; writing and implementing an all-inclusive preparedness plan; and continual testing of the plan. For more information and free resources to help build a disaster preparedness plan, visit [ready.gov/business](http://ready.gov/business).

## nevada labor commissioner issues advisory opinion

Nevada Labor Commissioner Thoran Towler issued an advisory opinion to clarify when an employer must pay overtime to a worker on a four-day, 10-hour per day work week. The law currently requires an employer to pay a worker time-and-a-half when he or she works more than 40 hours in one week, or more than eight hours in a single day. The exception is the four-day, 10-hour day week, when both the employee and employer agree to that schedule.

Commissioner Towler's opinion clarifies that if the employee does not work the full four 10-hour days due to a decision or reason within the worker's control, the employer is only required to pay the worker's regular wage for the hours worked, without overtime for days in excess of eight hours. If the employee does not work the full four 10-hour days because of a decision by the employer or reasons not within the worker's control, the employer is required to pay the overtime. For more information, visit [laborcommissioner.com](http://laborcommissioner.com).

## sba provides new tool to help small businesses prepare for health care changes

The U.S. Small Business Administration recently announced a new tool for businesses to help navigate the details of the Affordable Care Act. The tool, available by clicking on the Health Care Changes prompt at [Business.USA.gov](http://Business.USA.gov), gives small businesses access to resources from different government agencies to connect them with the information they need to know about federal health care changes. Using prompts such as business size and location, it can provide tailored information to help steer business owners in the right direction.



# for your benefit

# F

or more than 27 years, the Chamber Health Plan has provided affordable health insurance options to small businesses with 2-50 employees. The Chamber Health Plan meets or exceeds the federal requirements of the Affordable Care Act, including provisions regarding guaranteed issue without health underwriting, wellness programs and prescription drug coverage. Chamber members have the option to renew their existing Metro Chamber plan and lock in their rates through November 30, 2014. This automatically makes your business compliant with the Affordable Care Act, and provides the same coverage that Chamber members know and trust. For more information or to get a quote, contact Chamber Insurance & Benefits, the administrator of the Chamber Health Plan, at 702.586.3889 or visit [ChamberIB.com](http://ChamberIB.com).

## get aca-compliant with the chamber health plan



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8/13

# working for you

## government affairs updates at a glance

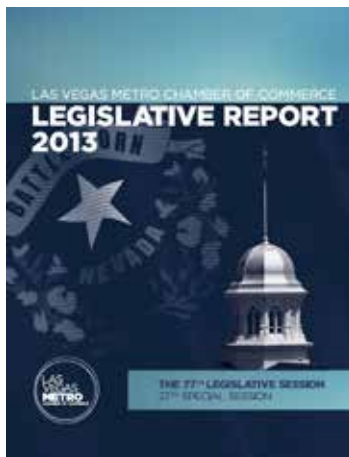


## metro chamber legislative report gives members highlights of 2013 session

During the 2013 Legislative Session, the Metro Chamber played an important role in supporting and protecting the Southern Nevada business community. Some key numbers for the session include:

- 1,500 bills were requested during the session.
- 1,104 of those bills were introduced by legislators for consideration.
- The Metro Chamber tracked 600 of these bills that were introduced.
- 125 bills were considered to be high priority by the Metro Chamber because of their effect on business.
- The Metro Chamber testified on behalf of the Southern Nevada business community on 100 bills.

The Metro Chamber was the only business organization that represented Southern Nevada business community full-time at the legislature. The experienced Government Affairs team made great strides in advancing public policy objectives, as well as defeating bills potentially harmful to the business community. A complete Legislative Report highlighting key reform legislation and other business-related laws is available online at [LVChamber.com](http://LVChamber.com).



## metro chamber leadership heads to washington, d.c. on behalf of business community

In September, the Las Vegas Metro Chamber of Commerce will make its annual trip to Washington, D.C. and participate in valuable public policy discussions with the leaders of our federal delegation.

The Metro Chamber has a legacy of engagement on federal policy matters and discussions; it is a foundational and integral part of our 102-year history, as well as our future, as we endeavor to diversify our economy and make Las Vegas a globally competitive city.

The Metro Chamber believes that opportunities lay ahead for Southern Nevada's evolving business community in such areas of transportation infrastructure, international tourism, healthcare and information technology, policy issues on which the federal government plays a vital role.

To advance these opportunities, the Metro Chamber is traveling to Washington, D.C. to continue the dialogue with our Congressional leaders about these matters, the challenges and opportunities facing our employers

and the federal legislative initiatives that may impact them. In Washington, D.C, Chamber leadership and high-level members will engage in a variety of small group meetings with our Congressional delegation and participate in thought-provoking policy discussions with representatives of our nation's leading think tanks. The emphasis will be on gathering facts and data, and discussing pragmatic and realistic solutions to support Nevada's business community and create greater prospects for job growth.

Through a cooperative approach with our federal leaders, the Metro Chamber will continue to build better relationships and will be part of the solution that will provide our employers the predictability they need to hire more workers and the confidence our community needs to flourish.

## call to action: call your commissioner to express support for improving southern nevada transportation

The Clark County Commission will be considering the adoption and approval of the proposed fuel tax ordinance at their County Commission meeting on Tuesday, September 3, at 10:00 a.m. It is important for Metro Chamber members to contact their Clark County Commissioner and ask them to support the passage of the fuel tax ordinance.

The passage of fuel tax indexing will help modernize Southern Nevada's transportation network and will create more economic activity and growth, as well as keep Southern Nevada citizens safer and more efficiently moving for decades to come.

The Las Vegas Metro Chamber of Commerce is in support of the fuel tax ordinance because investing in regional transportation infrastructure will enhance our employers' and employees' access to and from work. It will also ensure we maintain economic opportunities and remain globally competitive for business growth, which is why the passage of the Fuel Tax Indexing Ordinance is so important to the Southern Nevada business community.

It is estimated that in the first three years of indexing, the Regional Transportation Commission of Southern Nevada (RTC) will be able to issue bonds for approximately \$700 - \$800 million. This is significant because this bonding capable on fuel tax indexing will help us address our community's transportation needs. This investment in our transportation infrastructure system would be a game changer for our community.

The Metro Chamber is also in support of this broad-based approach because the funds generated from the fuel tax would be solely used towards 183 transportation projects in Southern Nevada. All of the funds would be spent in Clark County, which will benefit our residents and local businesses. These projects will help reduce traffic time, improve traffic management, increase safety and offer more route options in Southern Nevada.

It is estimated that 10,000 jobs (directly and indirectly) will be created by these construction projects. Without the passage of the fuel tax ordinance, we will not be able to meet the needs of our community and Southern Nevada will fall behind in competitiveness with other cities in the intermountain west region and nationally. We need to invest in our future as a united Southern Nevada community.

**CALL TO ACTION!** Call your County Commissioner at 702.455.3500 and express your support of safer roads, more route options and job creation. Ask your Commissioner to support the fuel tax ordinance today. To find your Commissioner, visit [ClarkCountyNV.gov](http://ClarkCountyNV.gov).



Photo courtesy of the Regional Transportation Commission of Southern Nevada



# your scene | you're seen



eggs & issues featuring  
u.s. congressman  
joe heck



U.S. Congressman Joe Heck addressed nearly 200 attendees on federal issues impacting the Las Vegas business community, including improving Southern Nevada's infrastructure, immigration reform and budget.



north las vegas  
breakfast with mayor  
john lee



In his first address to the Metro Chamber membership, Mayor John Lee of North Las Vegas discussed new initiatives for the city, emerging issues, and economic development efforts and the potential for partnerships with the business community.



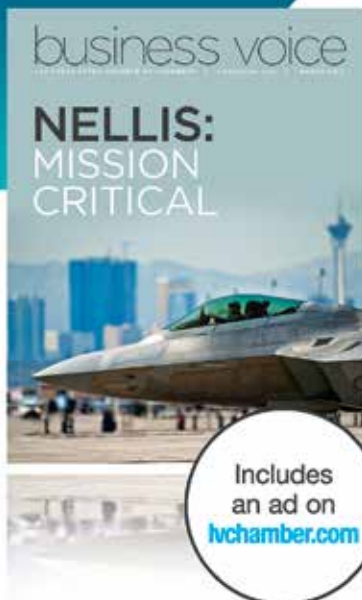
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# AFFORDABLE CARE ACT & HOW IT AFFECTS YOUR BUSINESS

## + NATIONAL PREPAREDNESS MONTH & YOUR BUSINESS



**T**

The Affordable Care Act is here. No matter how you feel about the legislation itself, it will impact you and your business. Prepare your business for 2014 and beyond by learning how your business can comply with the law. Providing health insurance – long considered one of the most valued employee benefits – helps businesses recruit and retain quality employees, as well as improves workplace morale and overall workplace wellness. The Silver State Exchange is set to open for enrollment on October 1, and the major provisions of the Affordable Care Act (ACA) go into effect on January 1, 2014. While the legislation is complex, understanding your responsibilities and options will help you decide which route is best for you, your employees and your business, and ensure you and your employees remain compliant with the legislation.

# GET NOW PREPARED for 2014

The amount of information available on the legislation is tremendous, and can be intimidating. The important thing to remember, however, is that the ACA does leave small business owners with options. There are several provisions that may help you save money and time, and you may be able to keep the insurance coverage you have now. Since the legislation is so complex, business owners have been urged to consult with their insurance professionals and financial planners.

The ACA represents major changes in the way businesses hire, pay, communicate and provide coverage to their employees. Every business is different, and the most effective way to digest how your business can best adapt is to discuss your options with those who have expertise in the field, and understand the roles and responsibilities you, your business and your employees have within the legislation.

## Coverage Information for Individuals

The Affordable Care Act aims to diminish the number of uninsured individuals in the United States, and to that effort, a major provision of the ACA is "Individual Shared Responsibility." Beginning in 2014, each individual must have minimum essential health coverage for each month, qualify for an exemption or pay a penalty when filing his or her federal income tax return. One of the primary goals of the ACA is to ensure that health plans offered in the individual and small group markets, both inside and outside of the Exchange (in Nevada, the Nevada Health Insurance Link), offer a comprehensive package of items and services, known as essential health benefits. Essential health benefits must include services within at least ten core categories, among them emergency services, maternity and newborn care, prescription drugs, and preventive and wellness services.

The penalties for not having essential coverage or qualifying for an exemption (a list of statutory exemptions can be accessed at [IRS.gov](http://IRS.gov)) increase over the next few years.

### Penalty Structure for Not Having Minimum Essential Coverage

Year	Penalty
2014	\$95 per uninsured person or 1 percent of household income (whichever is greater)
2015	\$325 per uninsured person or 2 percent of household income (whichever is greater)
2016	\$695 per uninsured person or 2.5 percent of household income (whichever is greater)

Beginning in 2017, the penalties will be increased by the cost-of-living adjustment.

## What You Need to Know: All Employers

The ACA places three requirements on employers for employee disclosure at the time of hire. It also requires them to inform current employees. First, employers must provide written notice informing employees about the Exchange, including how to contact the Exchange. Second, if the employer provides health insurance coverage, but the plan is deemed inadequate by the provisions in the ACA, the employer must notify the employees, as well as inform them that they may be eligible for a premium tax credit and a cost-sharing reduction if they purchase a plan through the Exchange. A plan that does not meet the “actuarial value” (the percentage of total average costs for covered benefits that a plan will cover) of 60 percent, as well as plans that are deemed unaffordable (more than 9.5 percent of household income), are considered inadequate. Lastly, employers must inform employees that if they buy coverage through the Exchange, the employee may lose the employer’s contribution to health benefits offered by the employer.

Other tax provisions affecting both large and small employers include medical loss ratio rebates, which occur if an insurance company fails to spend at least 80 percent of premium dollars on medical care, rather than administrative costs. There is also a \$2,500 cap that has been placed on flexible spending arrangements (FSAs), applicable only to elective employee contributions and subject to cost-of-living adjustments. There are also significant changes to Medicare, in that the employee portion of the Medicare Part A Hospital Insurance withholdings will increase by 0.9 percent for employees with incomes of more than \$200,000 for single filers and \$250,000 for married joint filers. The new Medicare assessment on net investment income, which assesses a 3.8 percent tax on net investment income for certain groups with a Modified Adjusted Gross Income exceeding \$200,000 for single filers and \$250,000 for married joint filers, was enacted January 1, 2013. For more information on these and other tax provisions and how they affect you, contact your insurance professional or accountant.

There are also significant incentives to implementing a workplace wellness program with your health benefits. Individuals must meet a specific, health-related standard to obtain a reward (such as tobacco cessation). The maximum reward for employers using a health-contingent wellness program is 30 percent of the cost of health coverage. Additionally, the maximum reward for programs designed to prevent or reduce tobacco use will be as much as 50 percent. For more information on workplace wellness programs, contact your broker or visit [DOL.gov/ebsa](http://DOL.gov/ebsa).

New regulations and obligations are also in the process of becoming activated, including a new 90-day maximum waiting period for employer-provided health coverage. In addition, employers are required to provide employees with a standard Summary of Benefits and Coverage form, explaining the elements of their health plan, coverage options and costs. There are samples available on the U.S. Department of Labor’s website at [DOL.gov](http://DOL.gov). With certain provisions changing and becoming

implemented, you should discuss any potential developments, outcomes or implications of the legislation with your financial and insurance professionals.

## What You Need to Know: 2-49 Full-Time Employees

Employers with 2-49 full-time (or full-time equivalent) employees are not required to provide insurance coverage for their employees. However, there continues to be affordable options – including the ACA-compliant Chamber Health Plan – for providing coverage. Your business may also qualify for a credit to provide insurance.

If you already offer health insurance to your employees, it is strongly recommended that you meet with your broker to discuss if the plan you currently offer is ACA-compliant. The insurance plans offered by Chamber Insurance & Benefits (known as the Chamber Health Plan) have been verified as ACA-compliant and are an alternative to the Exchange. Several plans have been “grandfathered” into the ACA, and many, including the Chamber Health Plan, are offering early renewals to help offset the potential for cost increases on January 1. Check with your insurance professional for details.

There are certain tax credits for small businesses that provide insurance to employees for the first time, or maintain the existing coverage they have. To qualify for a small business health care tax credit, a small business must have fewer than 25 full-time equivalent employees, pay average annual wages below \$50,000 and contribute 50 percent or more towards their employees’ self-only health insurance premiums. Additional restrictions may be in place, so it is best to consult with your accountant or insurance professional to discuss any tax credits for which you may be eligible.

In Nevada, the state Affordable Insurance Exchange is known as the Silver State Health Insurance Exchange (or Nevada Health Link) and can be accessed at [exchange.nv.gov](http://exchange.nv.gov). The business-focused segment of the Exchange is referred to as the Small Business Health Options Program (SHOP). For small business owners to access the program, SHOP coverage must be offered to all full-time employees, and employers must have an office within the service area. Employers and individuals can begin to purchase health insurance through the Exchange on October 1, 2013. Beginning with health coverage provided on or after January 1, 2014, employers with self-insured plans must submit reports to the IRS detailing information for each covered individual. The first of these reports must be filed in 2015. More information will be released by the IRS and other agencies as it becomes available.

## What You Need to Know: 50 or More Full-Time Employees

Employers with 50 or more full-time (or full-time equivalent) employees will be subject to the Employer Shared Responsibility provision of the ACA, beginning in 2014. Although employers are not required to provide health insurance to their employees,



they will be responsible for a “shared responsibility payment” or penalty/fine under the law if they do not offer health insurance to their employees. These penalties are substantial; the fine is \$2,000 per individual after 30 employees.

Recently, the federal government announced a delay on certain provisions of the ACA, which relate to the penalties and reporting requirements for businesses with more than 50 employees, including the employer penalty for not providing insurance. The delay is through 2014 and only applies to the fine, so large employers have a slight reprieve in the structuring of their benefits to account for the potential cost.

Beginning this year, most employers must report the aggregate annual cost of employer-provided coverage for each employee on their respective W-2 form. This provision is informational only and does not require taxation on any health plan coverage. This is only applicable to employers filing more than 250 W-2 forms in the prior calendar year until further notice. More information, as well as details on exclusions on this provision, is available at [IRS.gov](http://IRS.gov).

The Summary of Benefits and Coverage form disclosure rules are also applicable for employers with 50 or more full-time employees, including costs and coverage details. Penalties may be imposed for non-compliance. Beginning in 2015, employers subject to the Employer Shared Responsibility rules must also provide the IRS with information about full-time employees' coverage under the health plan and cost of the benefits provided by the plan. Employers who sponsor self-insured plans must submit reports detailing the coverage information for each covered individual.

## What You Need to Know: 200 or More Full-Time Employees

The ACA stipulates that employers with more than 200 full-time (or full-time equivalent) employees enroll new full-time employees in health coverage automatically. The employer must give notice to the affected employees, as well as provide them with an opportunity to opt out of their coverage. For more information on employer requirements and notifications, consult with your insurance professional.

## Need more information?

The good news is there is plenty of information out there on the Affordable Care Act. Here are just a few of the resources available to you:

**U.S. Small Business Administration (SBA):** SBA's website offers a comprehensive glossary of key health care reform terms, a timeline of the reform initiatives, the text of the law broken down by section and links to state-specific ACA information. Visit [SBA.gov/healthcare](http://SBA.gov/healthcare).

**Internal Revenue Service (IRS):** The IRS website dedicates a special section to the ACA tax provisions and reporting requirements. Consult your financial planner or accountant for specifics and how the provisions apply to your business, but

general information is available at [IRS.gov/uac/Affordable-Care-Act-Tax-Provisions-Home](http://IRS.gov/uac/Affordable-Care-Act-Tax-Provisions-Home).

**Chamber Insurance & Benefits:** If you have a business with 2-50 full time employees or you currently have the Chamber Health Plan, contact your broker or Chamber Insurance & Benefits for information on your plan and renewing early to lock in your rates prior to January 1, 2014. For more information, call your broker or reach Chamber Insurance & Benefits at 702.586.3889 or [ChamberIB.com](http://ChamberIB.com).

**Nevada Health Link:** This is Nevada's state-run health insurance exchange, available to both individuals and employers. Enrollment for these plans begins October 1. For more information, visit [nevadahealthlink.com](http://nevadahealthlink.com).

**Department of Labor:** Access sample notices and details on the notice requirement provisions of the ACA. Visit [DOL.gov](http://DOL.gov).

Information provided by Chamber Insurance & Benefits, LLC; Glen Truitt, managing partner and owner of Half Price Lawyers; Kaiser Family Foundation; Nevada Health Link; Internal Revenue Service; and U.S. Small Business Administration.

## The Chamber Health Plan: ACA-Compliant, Reliable... and Affordable!

Small businesses with 2-50 employees can rest easy. The Chamber Health Plan, available for more than 27 years exclusively to Chamber members, is compliant with the federal guidelines for the Affordable Care Act. Through Chamber Insurance & Benefits, a wholly-owned subsidiary of the Metro Chamber, small businesses can harness the buying power of large businesses and provide key benefits to themselves and their employees. Through the Chamber Health Plan, small business owners can access plans with:

- **Guaranteed issue**
- **10 different affordable plan options to give you more choices in your care, physicians and overall wellness**
- **Dental, vision and group life plan selections**
- **Two pharmacy options**
- **Workplace wellness programs**

For more information or to get a quote, visit [ChamberIB.com](http://ChamberIB.com) or call 702.586.3889.

# startup weekend recap

## METRO CHAMBER DRIVES INNOVATION AND ENTREPRENEURSHIP

August's Startup Weekend proved to be another race-to-the-finish, exhilarating competition, drawing in designers, coders, marketers and both technical and non-technical business enthusiasts. After a weekend of frantic coding, designing, collaborating and business creation, as well as rounds of feedback from the coaches, the teams pitched their businesses to a group of business leaders serving as judges, including AOL co-founder, Steve Case.

At the end of the weekend, it was Plus 1 Analytics, a service that helps casino executives calculate risk by tabulating real-time analytics for high-end casino games, that took top honors, receiving six months of free coworking space from The inNEVation Center by Switch, the host of the weekend's activities. Txtile.co, a website that aggregates content from other image-sharing sources, such as Pinterest and Reddit, and presents the content in the form of tiles, took second place and won best design.



Rounding out the top three was Bandid, a website that raises money for bands to tour through crowdfunding.

The Metro Chamber's Director of Entrepreneurship, Adam Kramer, served as one of the event organizers. As platinum sponsors of the event, the Metro Chamber and JumpStart Vegas, the Chamber's entrepreneur-led startup initiative, was proud to be a part of this community-focused, business-building experience. For more information on how you can engage JumpStart Vegas, visit [JumpStartVegas.com](http://JumpStartVegas.com). For more information on Startup Weekend, visit [lasvegas.startupweekend.org](http://lasvegas.startupweekend.org).

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702.799.1010**



# chamber insurance & benefits



## WHAT YOU NEED TO KNOW ABOUT EAPS

I

n an ideal world, employees would come to work with a clear mind and function to the best of their abilities to get their tasks done. But in the real world, there are problems. While we cannot prevent some problems with employees, we can help them to balance the demands of work and home life, Employee Assistance Programs (EAPs) have become a valuable solution.

EAPs are services or plans designed to assist employees in dealing with personal, work or family problems. The programs allow employees to seek help for their problems early – before their behavior becomes so poor that it may jeopardize their job.

The concept of the EAP originated in the 1970s in an effort to reduce substance abuse and intoxication in the workplace. Since that time, EAPs have evolved and greatly expanded their services to encompass a variety of more commonly occurring issues such as marriage and family problems, depression, anger management, anxiety, work and career concerns, parenting, grief and loss, addiction issues and others. An EAP is not health insurance, so there are no diagnostic exclusions. Anything that causes distress in the employee or family member's life can be a topic of discussion within the EAP.

All EAP consultations and referrals are confidential and the services are provided at no cost, having been pre-paid by the employer. EAPs offer services to employees and their family members through several means:

- Face-to-face meetings with counselors (usually a set amount of meetings per individual)
- Phone call to counselors (may or may not be a limited amount, depending on the plan)
- Access to online tools, with educational materials and programs to help through periods of difficulty
- Telephonic consultations and resources in areas such as child care, elderly care, legal and financial services

Research suggests that, in addition to having higher employee productivity and morale, employees who partake in EAPs also have lower medical costs, reduced turnover and less absenteeism. By offering an EAP for employees, you may benefit in several ways. EAPs provide employers with many additional resources that help employers:

- Attract and retain top talent
- Educate, train and retain employees
- Manage alcohol and substance abuse cases
- Offer crisis support for traumatic even



EAPs help employers and employees identify and resolve obstacles to employee productivity and workplace performance. EAP intervention is a proven solution to the overlooked costs associated with behavioral health issues in the workplace.

This information is brought to you by Chamber Insurance & Benefits and provided by Stephanie Glover, MA, CEAP, of Behavioral Healthcare Options, Inc., the EAP provider for the Chamber Health Plan. For information on insurance coverage options for your business, visit [ChamberIB.com](http://ChamberIB.com).

# what's happening

PLACES TO BE. PEOPLE TO MEET. THINGS TO KNOW. IN **SEPTEMBER**

## vyp fusion mixer at rockhouse

SEPTEMBER **19**

## how to register:

Visit [LVChamber.com](http://LVChamber.com) and  
click on the Events Calendar.

Call 702.641.5822.

**09**

### **MONDAY, SEPTEMBER 9 CHAMBER CONNECTIONS**

Join this established dedicated leads group made up of professionals from a variety of industries. Limited openings available; call for space availability.

**5:30 - 7:00 p.m.**

**Holiday Inn Express Hotel & Suites**

**6220 S. Rainbow Blvd.**

**Las Vegas, NV 89118**

\$120 every six months. Exclusive to Chamber members.

**09**

### **MONDAY, SEPTEMBER 9 VEGAS YOUNG PROFESSIONALS TOASTMASTERS**

The VYP Toastmasters group is for all members to aid in the development of speaking, presentation and leadership skills.

**6:30 - 8:00 p.m.**

**Usr lib (In the Emergency Arts Building)**

**520 E. Fremont St.**

**Las Vegas, NV 89101**

FREE for guests

\$60 to join, \$36 every six months.

**10**

### **TUESDAY, SEPTEMBER 10 VYP MORNING BUZZ**

Enjoy a light breakfast and meet VYP Ambassadors and members of the Advisory council for an informational Q&A session.

**7:30 - 8:30 a.m.**

**The InNEVation Center**

**6795 Edmond St.**

**Las Vegas, NV 89118**

Complimentary

**10**

### **TUESDAY, SEPTEMBER 10 CHAMBER VOICES TOASTMASTERS**

Become a better speaker and a more effective presenter by joining Chamber Voices Toastmasters. Open to all members.

**10:45 a.m. - Noon**

**Penta Building Group**

**181 E. Warm Springs Rd.**

**Las Vegas, NV 89119**

\$54 every six months. Guests always complimentary.

**10**

### **TUESDAY, SEPTEMBER 10 CHAMBER CONNECTIONS**

See September 9 for details.

**19**

### **THURSDAY, SEPTEMBER 19 VYP FUSION MIXER**

Young professionals from around the valley will be getting together for a cocktail, an amazing view and the best young professional networking in Vegas at the first and only 'ultra dive bar' on The Strip.

**6:00 - 8:00 p.m.**

**Rockhouse inside The Grand Canal Shoppes  
at The Venetian**

**3355 Las Vegas Blvd. South**

**Las Vegas, NV 89109**

Online: \$10 for members, \$15 for non-members

At the door: \$15 for members, \$20 for non-members

Presenting Sponsors: Chamber Insurance & Benefits,

Cox, UnitedHealthcare, Wells Fargo

Mixer Sponsor: VegasInc

**23**

### **MONDAY, SEPTEMBER 23 CHAMBER CONNECTIONS**

See September 9 for details.



00 - CHAMBER EVENT

00 - VYP EVENT



23

**MONDAY, SEPTEMBER 23  
VEGAS YOUNG PROFESSIONALS  
TOASTMASTERS**

See September 9 for details.

24

**TUESDAY, SEPTEMBER 24  
NEW MEMBER BREAKFAST**

Each participant will have the opportunity to introduce themselves and their business in a friendly atmosphere.

7:00 - 7:30 a.m. Check-in & Networking

7:30 - 9:00 a.m. Program

SpringHill Suites by Marriott

Las Vegas Convention Center

2989 Paradise Rd.

Las Vegas, 89109

Sponsored by: Allstate, Bank of Nevada, Chamber Insurance & Benefits

24

**TUESDAY, SEPTEMBER 24  
CHAMBER VOICES TOASTMASTERS**

See September 10 for details.

24

**TUESDAY, SEPTEMBER 24  
CHAMBER CONNECTIONS**

See September 9 for details.

## september sponsors:



## CHAMBER INSURANCE & BENEFITS: KEEPING YOU AND YOUR EMPLOYEES AFFORDABLY HEALTHY

## staff spotlight

The staff of Chamber Insurance & Benefits is dedicated to helping Metro Chamber members provide affordable health care options for their employees and business. The Chamber Health Plan is ACA compliant, which means if you have the plan, you are in compliance with the Affordable Care Act. Since the program's inception more than 27 years ago, the Chamber Health Plan has provided quality health insurance choices to thousands of member businesses. Its staff is dedicated to providing excellent customer care through its network of member brokers, and helping Chamber members navigate through the changes occurring in health care reform. For more information on Chamber Insurance & Benefits, visit [ChamberIB.com](http://ChamberIB.com) or call 702.586.3889.



### **Bill Wright, President**

With more than 35 years of experience in the insurance and benefits industry, Bill Wright is licensed in property, casualty, surety, life and health insurance. His combination of business acumen and experience has led Chamber Insurance & Benefits to expand its offerings to long term care, young professional health, and veterinary health insurance products, as well as ensure that all Chamber Health Plan products are compliant with the Affordable Care Act guidelines. In his spare time, Bill enjoys hiking and the outdoors, as well as the arts.



### **Deborah Makiri, Insurance & Benefits Manager**

Deborah Makiri has been in the insurance industry since 1995. She helps facilitate broker and member communications, and enjoys the relationships she has built with Metro Chamber members and brokers, as well as finding non-insurance benefits for Metro Chamber members. When she isn't finding new members or participating in Chamber Voices Toastmasters, Deb enjoys hiking, music, theater and spending time with her family.



### **Joseph Marguccio, Insurance & Benefits Coordinator**

Joseph Marguccio is the hub for member and broker questions, and coordinating benefit administration. He has been with Chamber Insurance & Benefits for nearly three years and assists Chamber members in navigating their plans with their brokers. He enjoys meeting face-to-face with Chamber members at events and showing them how they can benefit from the suite of Chamber insurance products. During his time away from work, Joseph enjoys movies and vacationing at the beach.

## A PERFECT “10”: PREPARE YOUR BUSINESS FOR 10-DIGIT DIALING AND THE NEW 725 AREA CODE

M

etro Chamber members may recall 1998 as the year Nevada – excluding Clark County – began using the 775 area code. Fast forward some 15 years and now Clark County finds itself preparing for the introduction of the new 725 area code that will co-exist along with the current 702.

Because two area codes will serve Clark County side-by-side, local calls throughout the region must be completed using 10-digit dialing after May 3, 2014. Fortunately, between now and the May cut-over date, business and residential users of landline and mobile phone services have ample opportunity to adjust and acclimate to 10-digit dialing during a period referred to as “permissive dialing.” During this time, local calls can be completed using 7-digit or 10-digit dialing.

However, after May 3, 2014, 10-digit dialing will become mandatory and local calls that are attempted using only 7-digits will not be completed. Mandatory 10-digit dialing paves the way for the introduction of the 725 area code scheduled for June 3, 2014. On or after this date, requests for new phone lines or phone services may be assigned the new 725. Calls to 9-1-1 emergency services are unaffected by 10-digit dialing or the new area code.

The nine-month permissive dialing period is vital to business owners and office managers in order to prepare for 10-digit dialing. Some things you may want to consider during this preparation phase include advising employees to update in-phone contacts, call-forward, speed-dial and outbound dialing lists.

In addition, any equipment that connects to a phone line will require a change from 7-digit to 10-digit dialing. Equipment that could be impacted may include fax machines, modems, credit card machines, postage meters, security systems and PBX or key phone systems.

You should also consider whether updates are necessary to your website, social media platforms, business cards, letterhead, business signage, print and digital advertisements, promotional items, brochures, invoices, checks and catalogs. And of course you’ll want to begin letting your customers, prospects and business associates know about your specific area code information as the June 2014 rollout of 725 approaches.

In order to help socialize greater understanding of the new dialing and area code information, Metro Chamber member Cox Communications launched a website with FAQs and key dates in English and Spanish that can be accessed at [www.dial10digits.org](http://www.dial10digits.org) and [www.marca10digitos.org](http://www.marca10digitos.org).

“As a telephone provider, we’ve been notifying our residential and business customers about the dialing and area code changes using a number of means including the newly launched website,” said Mike Bolognini, market vice president of Cox Las Vegas. “The web information is not just relevant to our own customer base in the greater Las Vegas Valley, but also anyone in Clark County who uses a mobile or landline telephone.”

The website was created in partnership with the Public Utilities Commission of Nevada, which also has information on the area code overlay at [www.puc.nv.gov](http://www.puc.nv.gov).

By: Juergen Burbusca, Manager of Communications, Public & Government Affairs, Cox Communications – Las Vegas



# spotlights

## (B) Patrick Hughes

### Vice President and General Manager – Cannery Casino Resorts

An Ireland native, Patrick Hughes began his casino dealing career in 1989 and held multi-level positions in numerous international gaming jurisdictions prior to making Las Vegas his home in 1996. He has assisted in opening New York, New York Hotel, The Resort in Summerlin (Rampart Casino), Eastside Cannery and Cannery Casino. He is currently on the board of the Ireland Nevada Network and is an active supporter of the Candelighters Childhood Cancer Foundation of Nevada.

## (A) George Smith

### President, Nevada – Bank of America – Executive Office

George W. Smith is the commercial and business banking executive for the Pacific Southwest region. Prior to Bank of America, he worked for Mitsui Manufacturers Bank and Citicorp North America. Smith received a master's degree in finance from California State University - Fullerton in 1985, and serves on multiple executive boards, including the UNLV Foundation, Three Square Food Bank and the Nevada Taxpayers Association.



A



B



C



D

## (D) Bina Hribik-Portello

### Regional Vice President – Life Care Centers of America Silver Region

Life Care Centers of America operates more than 220 nursing, sub-acute, rehabilitation, home health and Alzheimer's centers in 28 states. The Silver Region encompasses five facilities in Nevada and Utah. Bina Hribik-Portello joined the company in 1998. She has more than 20 years of experience in health care leadership and has served as administrator at three skilled nursing facilities before overseeing the Life Care Centers' Silver Region. She also has a background in acute care and in human resources management.

## (C) Steve Moster

### President – GES Global Experience Specialists

Steve Moster was appointed president of Global Experience Specialists (GES) in November 2010. Moster joined GES in 2004, and has served as vice president of exhibit furnishings, executive vice president of products and services (where he led double-digit revenue growth from non-exclusive exhibitor products and services), and executive vice president and chief sales and marketing officer. Prior to joining GES, Moster was an engagement manager at McKinsey & Company, a management consulting firm advising companies on strategy, organization, technology and operation.

president's  
club



**Sean Connery****President – Orbis Solutions**

Sean Connery leads the sales/marketing, customer service and engineering teams to provide better, faster resolution times to convert customers to raving fans. Connery is a Certified Information Systems Security Professional, Microsoft Certified Systems Engineer, Certified ITIL, VMware Certified Professional, and Symantec Certified Engineer, and previously held IT positions at Wynn Resorts, Golden Nugget, Bally's and Cox Communications.

**MaryKaye Cashman****Chief Executive Officer/  
Vice Chairwoman – Cashman  
Equipment Co.**

Established in 1931, Cashman Equipment Co. is one of the oldest Caterpillar dealers in the United States. Before assuming full-time duties in 1995, MaryKaye Cashman was a registered nurse. She is a member of the Chamber's Government Affairs Committee, the World Presidents' Organization, the Committee of 200, the Boys and Girls Clubs of Las Vegas, and serves on the Community Advisory board of St. Rose Hospitals.

**Louie Cellona****Chief Operations Officer/Co-  
Founder – Liaison Holdings,  
LLC**

Louie Cellona is a Certified Anger Management Facilitator and affiliated with the American Association of Anger Management Providers, as well as a Certified Recovery Peer Specialist with a concentration on Veterans. Previously, he was a Medical Specialist with the U.S. Army and worked in the mental/behavioral health industry as a rehabilitative mental health provider and a Clinical Director.



executive  
level

**Jim Spinello****Local Government and Public  
Affairs Director – R & R Partners**

A former Nevada state assemblyman and public administrator, Jim Spinello uses his knowledge of Nevada state government to advocate on behalf of R&R Partners' government and public affairs clients. Previously, as assistant director of administrative services for Clark County, he oversaw the Office of Emergency Management; Strategic Planning and Organizational Development; and Franchise Services. He helped establish the County's ethics guidelines and was appointed to the Nevada Homeland Security Commission by Governor Kenny Guinn.

**Fafie Moore****President/Owner – Realty  
Executives of Nevada –  
Fafie Moore**

Fafie Moore is the President of Realty Executives of Nevada, repeatedly ranked the number one woman-owned business in the Business Press Las Vegas Book of Lists. Moore, a past chairman of the Metro Chamber Board of Trustees, serves on the boards of Foundation for an Independent Tomorrow and Chamber Insurance & Benefits. She is the current president of the Las Vegas Executives Association and has held numerous positions within the state and local Realtor® associations, and the Women's Council of Realtors®. Moore was inducted into the Greater Las Vegas Association of Realtors® Hall of Fame in 2007.

**Caroline Ciocca****Director of Community Relations  
– SuperPawn**

Caroline Ciocca develops programs to advance the company's mission and values, and directs charitable giving for the region. Ciocca earned her Master of Business Administration degree at the University of Nevada, Las Vegas and holds a Bachelor of Arts degree in Marketing from Johnson & Wales University. She serves on the boards of Crime Stoppers of Nevada, UNLV College of Business Advisory Board and the Advisory Committee for Participatory Democracy.

# member insights

## HOW ARE YOU PREPARING YOUR BUSINESS FOR NEXT YEAR?

At the College of Southern Nevada, we are updating our strategic plan to incorporate more focus on student success to get more students through the degree/certificate path. Incorporating Achieving the Dream, Complete College America and the goal to be a Hispanic-serving institution, we bring many initiatives together in our strategic plan.

[Dr. Joan McGee - Executive Director, College of Southern Nevada \(A\)](#)

Training, research and automation; training myself and my team to refine our skills as valuable business consultants, focusing on research of our clients and their businesses to better understand their needs and challenges, and always looking for ways to automate manual or tedious processes to free up the one commodity we all lack - time!

[Nicole Williams - Major Account Sales Director, Pitney Bowes, U.S. Mailing Solutions](#)

GetDocsNow.com is gearing up for more tradeshows, expos and conferences. We've already started planning for at least four of them in 2014. Of course, we believe that knocking people's socks off with our themes and decorations is key to drumming up business and interest in our services, so we're already looking into new costumes for 2014!

[Robin Bigda - Base Control, GetDocsNow.com \(B\)](#)

In planning for next year, I am looking to continue to develop more personal relationships with businesses with legal needs. I focus on providing cost effective legal services with an overall goal of saving my clients money while still providing excellent counsel.

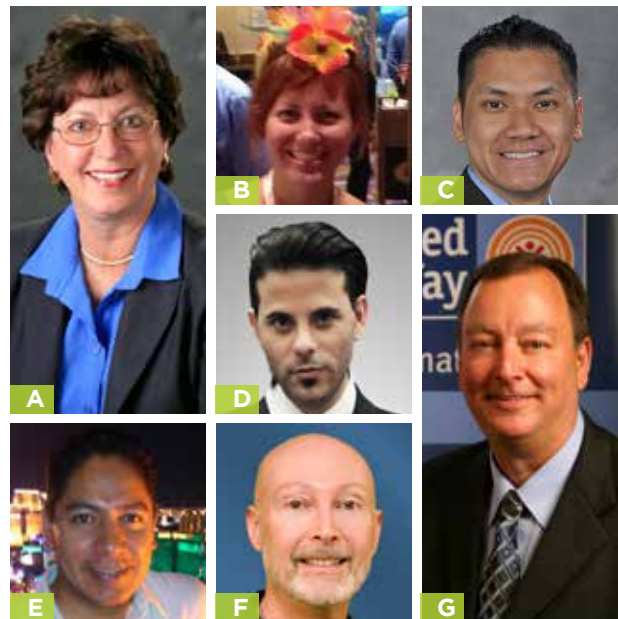
[Michael B. Lee - Attorney, Michael B. Lee, P.C. \(C\)](#)

We are evaluating hospitality and food and beverage trends and evaluating pending projects, along with good old fashioned networking.

[Marina Nicola - Vox Solid Communications](#)

It's imperative to always have a "big picture" perspective on your business while maintaining the day-to-day operations. Anticipate where you expect to be 12 months, 24 months from now and start implementing processes, systems and staffing now in order to ensure a smooth growth transition.

[Matthew Lindsey - President/ CEO/ Ecopreneur, VerdeClean - Eco Friendly Cleaning Services \(D\)](#)



Here at Green is Good Lawn Services, we are training our workforce to meet customer demands and to provide high-quality work. We consider customer satisfaction one of the most important issues a business should focus on. A happy customer is a sign of a successful business.

[Charles Islas - Owner, Green is Good Lawn Services \(E\)](#)

During the recession, Imagine's main focus was surviving. Afterward, it was rebuilding. Today, we're looking to the future once again.

We've amped up our sales materials and even brought on someone solely dedicated to bringing in new clients. We're also being more selective about who we work with, which makes a more positive work environment for all.

[Brian Rouff - Managing Partner, Imagine Communications \(F\)](#)

We are listening to the community to gain a deeper understanding of its needs and developing a three-year outlook plan to address the most pressing of those needs.

[Cass Palmer - President and CEO, United Way of Southern Nevada \(G\)](#)

# north las vegas

## MAKING YOUR MESS YOUR MESSAGE

BY MAYOR JOHN LEE  
CITY OF NORTH LAS VEGAS

A

s described in last month's article, I have identified four challenges facing North Las Vegas: financial, image, communications and unity. Last month's article on the importance of our city's "image" naturally leads into a discussion on "communication." In many ways, our image is made up of the communications people receive about us. This communication can be a product of uncontrollable circumstance or purposeful actions, and often involves a little of both. Similar to many businesses, at times our city's initial reaction to negative communications has been to shoot the messenger instead of an introspective reflection on the validity of the message. I believe the decisions of our past are the architects of our present, and this is especially true when it comes to the reality of how communications can build people's perceptions and expectations.

One of my first jobs was as a paperboy for the now-closed North Las Vegas Valley Times, which was the daily newspaper connecting our community. Although we have the weekly View, lacking a daily newspaper makes it difficult to communicate directly with our residents. There are some wonderfully talented reporters tasked with covering multiple news areas, but they are not covering North Las Vegas exclusively. In fact, it is rare to have a city our size lacking a daily newspaper. This is the reason I have sought additional ways to get our message out, and I am thankful to the Metro Chamber for providing a forum to communicate with our local and regional businesses.

Problems with communication can be external and internal, and I believe the external communication challenges facing North Las Vegas begin internally. Fixing communication problems must begin internally. Right or wrong, there is an unmistakable perception that North Las Vegas has some internal communication issues. Shortly after winning the election, many people expressed their concerns with the city's communication practices; in almost every single meeting, city employees expressed frustrations with the city's lack of communication. Due to this concern, I decided to ask employees about their thoughts and ideas on how we can communicate better. I was overwhelmed with their response and impressed by their ideas. As I work with the Council to make City Hall more communication-friendly, I must also work on our external communications with our residents and the region.



Sometimes you have to make your mess your message. In many ways, City Hall needs to discover the meaning of the financial and cultural crisis we are going through to find our identity. This process exposes our problems, but it also refines our understanding of what we should be good at and begins the conversation around how we become good at it. We can't respond to negative news by becoming a helpless victim and saying the media is biased against us or unfairly hard on us. Sometimes, complex and nuanced issues can hold the truth hostage; however, North Las Vegas has a wonderful story to tell - when we know what to talk about! Greater cooperation with Nellis Air Force Base, leveraging the VA Hospital that shines all alone in the middle of the desert, and approaching the economic crisis by focusing like a laser beam on specific industry sectors are all things that need to be part of our message. Successful communication strategies within an institution radiate outward and influence your message and what you communicate to the outside world.

# member news

PRESIDENT'S CLUB MEMBER | EXECUTIVE LEVEL

The Las Vegas Metro Chamber of Commerce is proud to provide members with a place to publish their current announcements. Email news items to [pr@lvchamber.com](mailto:pr@lvchamber.com) or fax to Public Relations at 702.735.0320.



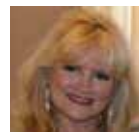
## upcoming events

**LargestMixer.com** presents the 9th annual Las Vegas' Largest Mixer: The Ultimate Business Networking Event, September 18 from 5:00 to 9:00 p.m. at the Texas Station Hotel & Casino. For exhibitor or ticket information, visit [lasvegasmixer.com](http://lasvegasmixer.com) or call 702-769-7799.

## congratulations

**Baby's Bounty** recently celebrated five years of helping babies born into impoverished families. Since its launch in 2008, the non-profit has assisted 2,400 babies by providing portable cribs, car seats, bathtubs and toiletries plus a diaper bag filled with clothes, bottles, blankets and diapers.

Congratulations to **The Shutter Store** for being named the Best Place for Windows Shopping on *Vegas Seven's* "Best of the City" list.



**Desert Orthodontics and Pediatric Dentistry**  
Owner Dr. Diane Stacey received a President's Volunteer Service Award from the Education First Foundation for Foreign Study. Issued annually on behalf of President Barack Obama, this national award recognizes the commitment of America's most dedicated volunteers.

**Southern Hills Hospital** was presented with the 2013 Nevada Hospital Engagement Bright Spot in the Silver State Award for demonstrating excellence in patient safety.



B.C. LeDoux, president, executive creative director and partner of **The Glenn Group**, was recently named Ad Person of the Year by Reno's Ad Club, AAF Reno.



## announcements



**City National Bank** appointed Christine Danforth relationship manager for its Tropicana branch.



Following a nation-wide recruitment effort, Thomas F. Fay has been named to the position of deputy director and COO for the **Las Vegas-Clark County Library District**.

**Burke Construction Group** announced and welcomed Michelle Mann as a project manager with its West and Southwest Division in Las Vegas.



Chris Mowan, FACHE, has joined **MountainView Hospital** as its new chief executive officer.



**Millenium Staffing and Executive Search Group** elevated Lincoln Crall to senior manager of key accounts.



Jessica Sayles, CPA has been promoted to principal at **Houldsworth Russo & Company**.

Jennifer Carleton, a shareholder in the Las Vegas office of **Brownstein Hyatt Farber Schreck**, was elected to serve a three-year term as a trustee of the International Association of Gaming Advisors.



**Bank of George** announced the promotion of T. Ryan Sullivan to president and chief executive officer.

## wheeling and dealing

**ARC Document Solutions** moved both of its Las Vegas super centers and is offering 50% discounts on printing and document services at its new locations on 4345 Dean Martin Drive and 2925 E. Patrick Lane.

**Tipsy Totes**, the Las Vegas based designer of high-end wine and spirits carriers, has relocated to accommodate its growing needs. Now located at 1549 W. Oakey Blvd., Tipsy Totes' new location boasts a larger showroom, a conference room and additional square footage for its staff of experts and sales consultants.



Cox Business helped Liberty Market keep more than their bread 100% local.

Kiersten Traina of the Liberty Market prefers to do business with local suppliers—that's why she trusts Cox Business for fast, reliable Internet and feature-rich phone service. Call today and see how your business is our business.

Business  
Internet  
& Phone

\$ **85** <sup>99</sup>/<sub>mo\*</sub>

- FREE voice mail and unlimited nationwide long distance calling
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\*Offer valid until 9/30/13 to new subscribers of Cox Business VoiceManager™ and Cox Business Internet™ in Las Vegas, Cox-wired, serviceable locations. Based on a 2-year service agreement. Offer price includes monthly service fees for one VoiceManager Anywhere phone line with up to 30 features including Voice Mail, Unified Messaging and Unlimited Long Distance, Cox Business Internet Professional (max. 15/3 Mbps) with 25 GB of Online Backup and 25 PC licenses of Security Suite. Auto Attendant can be added at no additional charge. Unlimited Long Distance package is included and is limited to direct-dialed domestic calls only. Offer does not include usage, applicable taxes, surcharges or fees. An early termination fee as specified in customer's service agreement will apply if services are disconnected or downgraded prior to the end of the agreement's term. Additional costs for installation, construction, connection, relocation, inside wiring and equipment may apply. Telephone modem equipment may be required. Modem uses electrical power to operate and has backup battery power provided by Cox if electricity is interrupted. Telephone service, including access to e911 service, will not be available during an extended power outage or if modem is moved or inoperable. Cox cannot guarantee uninterrupted or error-free Internet service or the speed of your service. Actual speeds vary. Discounts are not valid in combination with or in addition to other promotions and cannot be applied to any other Cox account. All programming and prices are subject to change. Rates and bandwidth options vary and are subject to change. Speed claim based on Cox Business Internet Professional 15 Mbps service vs. basic 1.5 Mbps DSL. Services not available in all areas. Other restrictions may apply. Telephone services are provided by Cox Nevada Telcom, LLC. ©2013 CoxCom, LLC, d/b/a Cox Communications Las Vegas, Inc. All rights reserved.

# gone in an instant

## PROTECTING YOUR BUSINESS FROM FLOODING, POWER OUTAGES AND OTHER UNEXPECTED FEATS OF NATURE

T

he daily deluge of running a business can make it hard to schedule time to prepare for a flood, electrical storm or major power outage. But here in the Mojave Desert where we can get a year's worth of rainfall in a single afternoon and lightning storms can get a little too close for comfort, it's critical to protect your property and your investment.

Evaluate whether flood insurance makes sense for your property. Is your business located in a low-lying area or downstream from runoff zones? Has your street or parking lot flooded during recent storms? And if you have a home-based business, is your house at the bottom of a cul de sac or adjacent to a flood channel? Do you have off-site record storage that may be vulnerable to water leaks?

Flash flooding can be an inconvenience if customers can't get to your business. Even worse, as with most unexpected disasters, it can be costly to repair or recover from flooding at your business. That's why the Regional Flood Control District encourages businesses to analyze whether flood insurance makes sense. With several options for affordable policies, it may be the most cost-effective way to protect your business. Most policies take 30 days to take effect, so the time to evaluate your risk is now. Just keep in mind that while monsoon season is largely over for the year, flash flooding can and does occur at all times of year here in the Las Vegas Valley.

In the event of a disaster, do you know what would happen to your data? Financial records, customer information, inventory sheets and important documents are just some of the files you keep on your business computer. Do you have your vital information backed up, either through a "cloud" mechanism or at another location? How often do you back up your information? Getting on a regular schedule and having a back-up plan (including a back-up computer, laptop, or tablet to access your information) is one of the easiest and most vital steps you can take to protecting your business investment.

You can protect your business by making sure employees are well informed in the event of an emergency. It's critical for employees to understand the danger of driving on flooded roadways whether they're

driving a business vehicle or their own. Just two feet of water can move a heavy sports utility vehicle. Likewise, knowing what to do in the event of a power outage, or any other type of disaster, what to check and safety measures to take, are important in both short and long-term recovery efforts.

One of the most proactive ways to inform your employees and protect your property is with the Regional Flood Control District's free FloodSpot app, available for download for Android and iOS. The app pushes out flash flood warnings and during storm events, shows areas where flooding is occurring.

If it's dry outside, the app is a good way to learn about flood insurance or to report clogged storm drains near the office or along the commute. A stormwater inlet filled with debris will cause water to pool on streets and gutters and cause flooding issues around your business. Be sure to report any clogged stormdrains by using the "Report Dumpers" action on FloodSpot.

Following these simple measures to keep your business protected can be the difference between safety and danger, and the key to keeping your business afloat.



Flood information provided by the  
Regional Flood Control District  
CCRFCD.org  
Twitter: @RegionalFlood

# Medical Marvels Physician Profiles

November 2013 Issue

**Reserve Your Profile  
for as low as \$500!**

In November of this year, *Nevada Business Magazine* will produce a special report on Medical Marvels: Nevada's Top Physicians. The report will feature a list of doctors chosen by their colleagues and community for excellence in the fields in which they work.

Aside from the listing of top providers, physicians have the opportunity to purchase a 1/6 page profile at less than half the cost of a display ad.

The November issue presents a unique opportunity to reach the magazine's 82,000 readers, which includes an elite group of healthcare leaders.

## Reserve Today!

Reserve your profile no later than September 27th to be included in the annual Medical Marvels.

**Nevada Business**  
the decision maker's magazine  
**nevadabusiness.com**

Contact Nevada Business Magazine  
for further details.

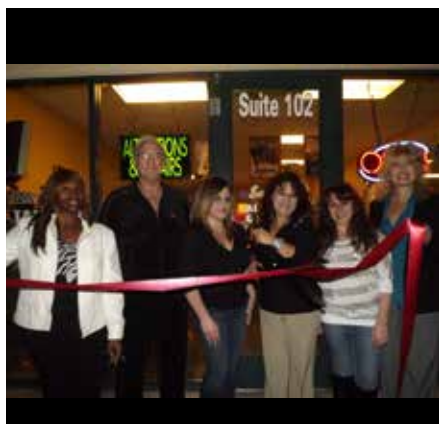
**Call 702.267.6329**



# ribbon cuttings

CELEBRATING BUSINESS GROWTH

To arrange your ribbon cutting, contact Georgia Allen at 702.586.3838 or email [gallen@lvchamber.com](mailto:gallen@lvchamber.com)



## SUSANNA'S ALTERATIONS & CLEANERS

Susanna's Alterations & Cleaners, a family-owned and operated business, celebrated 30 years of experience and the grand opening of its location at 8866 S. Eastern Ave., Ste. 102. Call 702.938-8500 or email [susannasalteration@yahoo.com](mailto:susannasalteration@yahoo.com).



## CARDIO HEADQUARTERS

Cardio Headquarters commemorated its grand opening. Cardio Headquarters presents the Nobel Prize-validated science of how nitric oxide can mitigate the effects of cardiovascular disease and other inflammatory issues. Cardiovascular screening for individuals and charitable organizations may be available. Call 951.765.7547 or visit [cardioheadquarters.com](http://cardioheadquarters.com).



## ARC DOCUMENT SOLUTIONS

Arc Document Solutions commemorated its grand opening at 4345 Dean Martin Dr. It provides worldwide document management, reprographics services, distribution print-on-demand and MPS solutions to the AEC industry, as well as a wide range of visual communications and graphic displays that bring creative ideas to life. Call 702.794.4400 or visit [e-arc.com](http://e-arc.com).



## EL RENU OIL OF AMERICA, INC

Renu Oil of America, Inc. celebrated its new location at 5435 S. Valley View Blvd. It is a minority and woman-certified, family-owned business that provides recycling programs. It offers dock and environmental management, asset reclamation, oil filtration, yellow grease recovery, grease trap cleaning, brown grease recovery and waste consulting services. Call 702.263.0078 or visit [gogreenwithrenuoil.com](http://gogreenwithrenuoil.com).



## PC FIRESTONE COMPLETE AUTO

Firestone Complete Auto commemorated its President's Club membership at its 220 N. Stephanie St. location in Henderson. Call 702.434.0692 or visit [firestonecompleteauto.com](http://firestonecompleteauto.com).



## THE GAY & LESBIAN COMMUNITY CENTER OF SOUTHERN NEVADA

The Gay & Lesbian Community Center of Southern Nevada celebrated its new location at 401 S. Maryland Pkwy. It is a community-based organization that supports and promotes activities directed at furthering the well-being, positive image and human rights of the lesbian, gay, bisexual and transgender community, its allies and low-to-moderate income residents in Southern Nevada. Call 702.733.9800 or visit [thecenterlv.com](http://thecenterlv.com).



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#### CHRISTIAN MONTESSORI ACADEMY

Christian Montessori Academy celebrated nine years in the community at 5580 S. Pecos Rd. It offers traditional Montessori curriculum for children from 6 weeks to 12 years old, and has open enrollment year round. Call 702.451.5437 for more information or visit [intmontessori.com](http://intmontessori.com).



#### \$ THE JOINT - THE CHIROPRACTIC PLACE AT BLUE DIAMOND

The Joint - The Chiropractic Place is announced the grand opening of its first Las Vegas location at 4150 Blue Diamond Rd, Ste. 107 in the Blue Diamond Crossing shopping center at Blue Diamond and Arville. Its mission is to improve quality of life through routine and affordable chiropractic care. Call 702.384.1005 or visit [chiropractorlasvegas-thejoint.com/blue-diamond](http://chiropractorlasvegas-thejoint.com/blue-diamond).



#### EL SILVER HILLS HEALTHCARE CENTER

Silver Hills Healthcare Center commemorated the opening of its new wing with Mayor Carolyn Goodman and Mayor Pro Tem Stavros Anthony at 3450 N. Buffalo Dr. It provides physical, occupation and speech therapy services. Call 702.952.2273 or visit [silverhillshealthcarecenter.com/covenantcare.com](http://silverhillshealthcarecenter.com/covenantcare.com).



#### VIOLA'S TAVERN & GAMING

Viola's Tavern & Gaming celebrated its grand opening at 4061 N. Rancho Dr. Viola's Tavern & Gaming offers a casual atmosphere for gaming while enjoying delicious food, specialty drinks and big screen entertainment. Call 702.331.1414 or visit [violastavern.com](http://violastavern.com).



#### WELL OF THE MOON

Well of the Moon celebrated its Chamber membership with a steam punk tea party at 2650 S. Decatur Blvd., Ste. A-02. It offers workshops, a pagan store, belly dancing and more. Call 702.666.7200 or visit [wellofthemoon.com](http://wellofthemoon.com).



#### UNIVERSAL WINDOWS DIRECT

Universal Windows Direct commemorated its anniversary at 6380 S. Valley View Blvd., Ste. 302. Universal Windows Direct's mission is to provide the highest quality home improvement products and services at the best market prices. Call 702.483.6900 or visit [universalwindowslasvegas.com](http://universalwindowslasvegas.com).

# ribbon cuttings

CELEBRATING BUSINESS GROWTH

To arrange your ribbon cutting, contact Georgia Allen at 702.586.3838 or email [gallen@lvchamber.com](mailto:gallen@lvchamber.com)



## LOIZZI & ASSOCIATES

Loizzi & Associates proudly celebrated its Chamber membership at 3530 E. Flamingo Rd., Ste. 140. Loizzi & Associates provides bankruptcy assistance and foreclosure protection in Las Vegas. Call 702.410.8120 or visit [loizzilaw.net](http://loizzilaw.net).



## \$ THE JOINT - THE CHIROPRACTIC PLACE AT BOCA PARK

The Joint – The Chiropractic Place announced the grand opening of its second Las Vegas location at 8820 W. Charleston Blvd., Ste. 103 in the Boca Park shopping center. Its mission is to improve quality of life through routine and affordable chiropractic care. Call 702.759.0190 or visit [chiropractorlasvegas-thejoint.com/boca-park](http://chiropractorlasvegas-thejoint.com/boca-park).



## FARMER BOYS

Farmer Boys is proud to announce its newest location at 5955 S. Eastern Ave. It prepares fresh, wholesome breakfast, burgers, sandwiches, salads and more – all cooked to order. Call 702.262.6221 or visit [farmerboys.com](http://farmerboys.com).



## CENTENNIAL BUSINESS PRODUCTS

Centennial Business Products commemorated its one-year anniversary in Las Vegas. It offers compatible toner cartridges and sells top quality products at affordable prices. Call 702.825.0334 or visit [4inknow.com](http://4inknow.com).



## LAS VEGAS PAIN RELIEF CENTER

Las Vegas Pain Relief Center celebrated the expansion of its services, including hormone testing, weight loss, migraine/head pain therapy and performance training at its new location and facility at 58 N. Pecos Rd. Call 702.948.2520 or visit [lasvegapainreliefcenter.com](http://lasvegapainreliefcenter.com).



## NERIUM AD INTERNATIONAL MARCELLA WEST-LOBDELL

Marcella West-Lobdell, a Nerium International Brand Partner specializing in a natural botanical age-defying skincare night treatment found through an accidental biotechnological discovery, celebrated its ribbon cutting ceremony with other brand partners at a beauty and wellness event. Its mission is changing complexions and lifestyles. Call 309.648.1122 or visit [marcellasagelesscream.nerium.com](http://marcellasagelesscream.nerium.com).

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#### \$ DEVINE DESIGNS

Devine Designs celebrated its grand opening at 514 E. Bonneville with Former Mayor Oscar Goodman and other local dignitaries in attendance. Call 702.998.9490 or visit [devinedesignhairandnail.com](http://devinedesignhairandnail.com).



#### CLARK COUNTY INDOOR SOCCER CENTER

Clark county indoor soccer center commemorated its two years at 3055 S. Valley View Blvd. It is the premier soccer sporting facility with 24,000 square feet of indoor space. LVISC offers adult soccer leagues, open play, private rentals and both private and corporate events. Call 702.228.4625 or visit [indoorsoccerinvegas.com](http://indoorsoccerinvegas.com).



#### SEDATION DENTAL SURGICAL CENTER

Sedation Dental Surgical Center proudly announced its state-of-the-art facility, which includes two operating rooms, full recovery suites and Board Certified anesthesiologists. Sedation Dental Surgical Center is the only ambulatory surgical center in Nevada exclusively for dental patients. Call 702.489.5460 or visit [sedationdentallasvegas.com](http://sedationdentallasvegas.com).



#### OUTCAST CROSSFIT

Outcast Crossfit commemorated its grand opening at 3655 E. Patrick Ln., Ste. 700. It is a gym and personal training facility for all levels of fitness. Call 702.401.7791 for member specials or visit [outcastcrossfit.com](http://outcastcrossfit.com).



#### PC GREATER LAS VEGAS MCDONALD'S OWNER/OPERATOR ASSOCIATION

Greater Las Vegas McDonald's Owner/Operator Association debuted the newest McDonald's restaurant, located at 3229 E. Tropicana Ave. It replaces the former location, which had been a neighborhood staple for over 38 years. Call 702.367.6667.

#### FEATURED BROKER:



#### LEAVITT GROUP BENEFITS SERVICES

As a leading broker representative of the Chamber Health Plan, Leavitt Group Benefits Services helps Las Vegas Metro Chamber of Commerce small business owners provide excellent health benefits to their employees.

Founded in 1959, Leavitt Group Benefits Services is a family-owned, privately-held business with a staff of more than 50 knowledgeable personnel.

Phone: 702.382.4010  
Website: [www.lgbsbenefits.com](http://www.lgbsbenefits.com)



# vegas young professionals

## presenting sponsors



## vyp fusion mixer at rockhouse las vegas

Don't miss your chance to network with young professional "rockstars" during the VYP September Fusion Mixer at Rockhouse Las Vegas, inside The Grand Canal Shoppes at The Venetian. This is an exciting chance to get together with other young professionals from around the Valley for a cocktail, networking and amazing views at the first and only 'ultra dive bar' on the Strip.

Thursday, September 19  
6:00 - 8:00 p.m.  
Online: \$10 - Members, \$15 -  
Non-members; At the door: \$15  
- Members, \$20 - Non-members



## are you ready? personal preparedness & the young professional

# H

ow prepared are you?

Personal preparedness isn't necessarily about laying out your clothes for the next day, setting your bills to autopay

and running extra copies of a presentation before a meeting, just in case your client brings extra staff. Personal preparedness is taking it one step further; it involves evaluating your goals, honestly appraising the upcoming months and few years, and creating a roadmap - even a rough one - to help get you there.

Now is the time for businesses to plan out their budgets, goals and resources for 2014. It's a great time for you to do the same on a personal level. What is the next step for you in your career? Is it a promotion within your organization, expanding your company if you operate your own business, or perhaps launching your own business? Is it taking on an entirely different role in a new industry? Evaluating where you'd like to be at the end of 2014 (or perhaps even further out) will give you a great foundation for working backwards at the steps you need to take to get there. It may involve taking classes or receiving additional certifications, or it may involve mentorship from a colleague. You may want to have a conversation with your supervisor about goals and tangible results that will help you attain that next level.

Your goals don't need to be laser-pointed. It isn't about always saying, "I want to be a senior

vice president by August of next year," "I want to own a home by the end of 2014," or "I want to make 'x' salary by the end of second quarter." You may just want to take on an additional project, or you may have a vision of where you see yourself in the next year. The important thing is having an idea of what you want, and the basic framework or steps you need to take to get there.

By appraising your professional and personal goals, you can also measure the level of financial and emotional preparedness that accompanies it. For instance, going back to school for a Master's degree may involve student loans, dipping into savings and a significant time commitment. By preparing for it and knowing, even in general terms, how it will impact you and your family, you'll have better control over it and how to handle any obstacles that occur.

Personal preparedness helps avoid plateaus that can be difficult to recognize and daunting to overcome. By appraising next steps and continually evaluating the means by which you need to get there, you will increase your level of personal preparedness, have a measured approach to reaching your goals and stay the course to attaining them.



# in the know

## ARE YOU PREPARED? WHAT HAPPENS TO YOUR BUSINESS IF SOMETHING HAPPENS TO YOU?

S

eptember is National Preparedness Month, a nationwide effort to strengthen the United States' preparedness capabilities. Managing disaster recovery and business continuity risks facing your company requires an understanding of the environment, vulnerabilities and priorities of your organization. As a business owner, it is important to:

- Identify potential disruption events that pose business continuity risks and your vulnerability to them.
- Implement strategies to mitigate the occurrence of the risk, including identifying and providing resources and infrastructure to sustain critical business functions and having a communication plan in place.
- Recognize that disruption events may occur that have not been considered through formal risk assessment.

It is important to note that there are a number of potential threats, with varying levels of likelihood, which could result in a severe disturbance to your normal business operations. Some key business disruption categories include loss of building, loss of data and vital records and the loss of one of the key dependents of an organization. What would happen if you were rendered unable to carry out the duties of owning or operating your business?

An effective business continuity plan takes into consideration estate tax liability, as well as the cost of the business through the funding of a buy & sell agreement that will establish the business payoff and protect personal assets in the event of the death or infirmity of the business owner. Planning for estate tax liability and funding the cost of business through a buy & sell agreement will allow the business to continue without disrupting it through probate and looking for the dollars to pay for the process. Planning realistically gives you and your future stakeholders – whether it is a family member, business associate, or another individual – peace of mind and preparedness.

One way to be prepared for the financial impact of any business interruption is to secure proper life insurance coverage for key individuals within the organization. Consider the following scenario, shared by a local insurance broker/owner who has prepared for the unexpected business interruption crisis to protect his assets and his family who plan to eventually inherit his business:



"Several years ago my son and I discussed hiring a business analyst to see what the capitalized value would be to purchase my interest in a family business. The business analyst came up with a dollar value that neither my son nor I could afford to pay. We asked ourselves, from where the money would come? Here were our options:

*(1) My son could pay the amount through cash flow over ten, fifteen, or twenty years. The problem with this option is that most business expenses grow parallel to its cash flow, so he would be left with few discretionary dollars to satisfy this approach.*

*(2) We could take out a business loan that would require the lender to approve at an interest rate that would result in the business paying at minimum twice for the principal sum after taxes.*

*(3) We could purchase a life insurance policy that would pay off the total amount due. Being 70 years old, this would require a hefty premium that could have been substantially less, had we planned for this 23 years earlier when my son had originally planned on becoming the future sole owner of the business. Even so, life insurance was the best approach to pay off my interest in the business with pennies on the dollar even after tax cost and even at my age."*

Business continuation is a concern and need of all business owners, as there is much to lose. If you've never had a thorough assessment of your business to measure and determine the potential losses you could face in a catastrophic event, whether it is an earthquake or the death of one of the principals in the organization, now is the time to take the steps to protect your business investment – and your legacy.

By: Michael D. Carothers,  
Michael D. Carothers Insurance Agency

# WHO DO YOU WANT TO TALK TO?

DEAL MAKERS?  
DECISION MAKERS?  
LAW MAKERS?  
HOMEMAKERS?

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COMPANION

## the final word

### ready, set, go: putting your business preparedness plans into action

September is National Preparedness Month, a multi-agency approach to ensuring that individuals, families and businesses are ready for natural and manmade disasters. In this issue, you've heard about preparing for natural and weather emergencies, having a business continuity plan in place, and making sure your business has the resources, strategies and communications to recover. As part of the training and education on National Preparedness Month, there are plenty of free tools you can use to ensure that your business is prepared:

**Federal Emergency Management Agency, [Ready.gov/business](http://Ready.gov/business):**

From the Federal Emergency Management Agency and the U.S. Department of Homeland Security, this dedicated website offers step-by-step planning, testing and training exercises, and resources on business continuity and emergency response plans. Center for Disease Control and Prevention, [Emergency.cdc.gov](http://Emergency.cdc.gov): The Center for Disease Control and Prevention's online source for disseminating information and resources to prepare for and respond to public health emergencies, such as outbreaks and chemical emergencies, this website also provides valuable updates for public health issues as they occur.

**Small Business Administration, [SBA.gov/prepare](http://SBA.gov/prepare):** The U.S. Small Business Administration (SBA) offers plans to help you protect your investment and employees, ease the financial burden of disasters and re-open your business quickly to support economic recovery in your area, should a disaster occur. It also gives you information on SBA's Disaster Assistance Programs available to small businesses.

**American Red Cross, [ReadyRating.org](http://ReadyRating.org):** The American Red Cross Ready Rating is a free, self-guided program designed specifically to help businesses, schools and other organizations become better prepared for emergencies. Members receive full access to online tools, which include a resource center and emergency response planner, and can conduct an easy assessment on their business' level of preparedness.

**Nevada Department of Public Safety, Division of Emergency Management - Homeland Security, [dem.nv.gov](http://dem.nv.gov):** This site, dedicated to informing the public about potential issues, local emergency management information and agency contacts, includes training opportunities, daily situation reports and PDF guides for emergency preparedness.

**Be prepared.**

# p<sup>lightbulb</sup>otential.

## Meet the power company that puts Nevadans first.

We're Valley Electric Association, the utility company that's for Nevadans, by Nevadans. As a nonprofit, member-owned co-op, we're using our unique position to help strengthen our economy by securing renewable energy projects and putting people in our state to work. The result is more business activity across a broad spectrum of industries, all across the state. It's how renewable energy turns into a more sustainable economy.

Together, we're doing powerful things.

| LEARN MORE AT [VEA.COOP](http://VEA.COOP) |



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# Business Excellence AWARDS

LUNCHEON

## CELEBRATE THE BEST OF LAS VEGAS BUSINESS!

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11:30 A.M. - 1:00 P.M.

\$55: MEMBERS  
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## EGGS & ISSUES



U.S. CONGRESSWOMAN  
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October 21, 2013

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